



THE PY2022 ROSS COUNTY & CITY OF CHILlicoTHE COMMUNITY HOUSING IMPACT & PRESERVATION (CHIP) PROGRAM

Administered by
OHIO REGIONAL DEVELOPMENT CORP.

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OFFICE HOURS
By Appointment Only

WHAT IS CHIP AND HOW CAN IT HELP ME?

The Community Housing Impact and Preservation (CHIP) Program is a program funded by the Federal Government, whereby money is distributed to the State of Ohio, and then down to local Communities, such as Ross County and the City of Chillicothe to preserve and improve the affordable housing stock for low- and moderate-income Ohioans and strengthen neighborhoods through community collaboration.

The CHIP Program is a competitive program that operates on a 2-year cycle. Ross County with the City of Chillicothe as its Partner, applied for and was selected to receive funding to operate the CHIP Program for the 2022-2024 cycle.

The 2022 Ross County CHIP Program will assist low- and moderate-income residents of Ross County with two activities: OWNER REHABILITATION ASSISTANCE and OWNER HOME REPAIR ASSISTANCE. Each activity is further described in this pamphlet.

AM I ELIGIBLE? What are the Requirements?

1. **LOCATION:** Only households located within **Ross County** may apply.
2. **OWNERSHIP:** The applicant **MUST** be listed as an owner on the Deed to the home for which they are applying for repair/rehabilitation.
3. **PRIMARY RESIDENCE:** The applicant **MUST** primarily reside in the Home for which they are applying for OWNER REHABILITATION ASSISTANCE or OWNER HOME REPAIR ASSISTANCE.
4. **TAXES, INSURANCE, AND MORTGAGE:** Applicants **MUST** be current on their property taxes or be in an approved payment Plan with the County Treasurer. For OWNER REHABILITATION ASSISTANCE, the applicant **MUST** carry homeowner's insurance. Additionally, if you have a mortgage on your home, you must be current on your mortgage.
5. **INCOME LIMIT:** The **TOTAL** income of all wage earners (18 years or older) residing in the house must be at or below the income guidelines for the program. To Determine eligibility for assistance, we must project a household's income into the future. To do so, a "snapshot" of the household's current circumstances is used to project future income. In general, we assume that today's circumstances will continue for the next 12 months, unless there is verifiable evidence to the contrary. Proof of current income must be provided to ensure eligibility at the time of application and at the time of contract signing if it is more than 6 months after the initial application date.

PROGRAM INCOME GUIDELINES

Household Members	Income Guidelines
1 person	\$ 43,900
2 persons	\$ 50,200
3 persons	\$ 56,450
4 persons	\$ 62,700
5 persons	\$ 67,750
6 persons	\$ 72,750
7 persons	\$ 77,750
8 persons	\$ 82,800

6. **ASSET LIMITATION:** The Applicant's total net assets **MUST NOT** exceed \$100,000. Items considered in net assets include but are not limited to savings accounts, checking accounts, equity in rental property, inheritances, personal valuables, cash value of stocks, bonds and treasury bills, retirement and pension funds, collectables, and payments for mineral rights. (The value of your residence is not included!)

Am I guaranteed to Receive Funding?

NO! NO! NO!

How much money can I get?

The amount of assistance depends on whether you are requesting OWNER REHABILITATION ASSISTANCE or OWNER HOME REPAIR ASSISTANCE. The **program does not guarantee funding to everyone** who applies...*you may or may not qualify*. However, if you qualify, the program may provide funds up to \$63,000 per home for the OWNER REHABILITATION ASSISTANCE, and up to \$17,000 per home for the OWNER HOME REPAIR ASSISTANCE. (Please note, the money is not given directly to you; it is paid to the Contractor(s) who perform the work upon your house. Moreover, the above figures are caps not guaranteed amounts. The amount of assistance will not exceed the cost of the work done on your house. For Example, if you apply for an OWNER HOME REPAIR and a new roof is installed at a cost of \$11,000.00, that will be the total amount of your assistance.)

When Can I Apply?

Now!

When will I know if I get funded?

Completed applications for **OWNER HOME REPAIR ASSISTANCE** are processed on a **first-come, first-service** basis. However, applications for **OWNER REHABILITATION ASSISTANCE** must be received before the application round deadline and are ranked by priority according to program guidelines. We will call you to let you know if you qualify and where you fall on the waiting list of qualified applicants.

Will a mortgage be placed upon my property?

Will I have to pay it back?

Only OWNER REHABILITATION ASSISTANCE projects will result in a Mortgage being placed upon your home. OWNER HOME REPAIR projects do not involve a mortgage. With an OWNER REHABILITATION ASSISTANCE Project, a Mortgage will be placed on your Home, and you will be required to Own AND Reside in the home for five (5) years after the contract date. The Mortgage will decline by Twenty Per-cent (20%) each year that you own and reside in the home. Thus, if you Own and Reside in the home for 5 full years after the contract is signed, the mortgage will decline to 0% and you will not have to repay anything! If, however you no longer Own or Reside in the home during the five (5) years after the contract date, you will be required to pay off whatever the remaining balance of the Mortgage is at the time you no longer Own or Reside in the home.

Owner Rehabilitation Mortgage Examples:

The terms of the mortgage become due the DAY the applicant no longer owns or resides in the home as their primary residence.

EXAMPLE A) Construction Contract Amount/Mortgage = \$50,000
Date Contract Signed: 4/1/2022
Mortgage Declines 20% per year = \$10,000 each April 2nd
Applicant sells or no longer resides in the home on 6/1/2025
Total amount of Assistance that must be repaid: \$20,000

EXAMPLE B) Construction Contract Amount/Mortgage = \$50,000
Date Contract Signed: 4/1/2022
Mortgage Declines 20% per year = \$10,000 each April 2nd
Applicant sells or no longer resides in the home on 6/1/2027
Total amount of Assistance that must be repaid: \$0

WHAT IS DIFFERENCE BETWEEN OWNER HOME REHABILITATION AND OWNER HOME REPAIR?

READ ON!

OWNER REHABILITATION: The purpose of the Owner Rehabilitation activity is to improve and protect the supply of sound, serviceable, and affordable owner-occupied housing stock. Through this activity, assistance is provided to homeowners with income levels at or below 80 percent of Area Median Income to correct substandard conditions so that the homes are safe, healthy, durable, energy efficient and affordable. Owner Rehabilitation is intended to address problems throughout the entire house. In most circumstances, this means that the homes' mechanical systems (electrical, plumbing and heating systems) and exterior and interior structural components (roof, walls, floors, and foundation) will be repaired to meet the required standards.

Eligible items for this program include installation and/or repairs to foundations, roofs, gutters, electrical upgrades, plumbing, furnaces, hot water heaters, insulation, windows, doors, accessibility improvements and lead based paint abatement.

This program provides assistance in an amount up to but not exceeding \$63,000 to low-moderate income homeowners for the purpose of eliminating existing substandard housing conditions. Because rehabilitation must correct all substandard conditions that adversely affect the occupant's health and safety and the dwelling's structural integrity, the scope of work is generally comprehensive, and the cost is usually high.

Eligible homes must meet the Residential Rehab Standards at the completion of the project without exceeding the \$63,000 program limit. If the condition of the home cannot be successfully repaired or renovated to meet these standards without exceeding this maximum, the implementing agency will enforce a "walk-away policy" and the home will be considered ineligible.

Applicants interested in participating in the Owner Rehabilitation program must complete an application and call the CHIP office to schedule an appointment to submit their completed application. At that time, the completed application and all necessary documents will be verified to determine eligibility for the program. ***You must have a completed application and all necessary documents with you at this time or you will be asked to reschedule an appointment.***

Each household must be qualified through an **income verification process** to confirm the household's income level is below the program mandated 80 percent of Area Median Income. Please be mindful, any changes in the household, such as changes in income, in employment or in number of persons in the household, which occur after the verification process but before the program contract are signed, will result in a review of the applicant's eligibility. After completing this verification process, a rehab specialist will visit your home to perform a walk-thru inspection to determine your housing needs.

Eligible applicants will be processed according to the program's **priority rating system**, designed to benefit the neediest of the current eligible applicants. Our Rehab Specialist when visiting your home will note on the Ranking form all items in your home that will need to be replaced or repaired. Each component of the home has points associated with it, and the point value depends on if the component needs replaced or

repaired. When all rankings are complete, they will be tallied and the homeowners with the most points will proceed to the next step.

HOME REPAIR: Similar to the OWNER REHABILITATION activity, the purpose of the OWNER HOME REPAIR activity is to improve and protect the supply of sound, serviceable, and affordable owner-occupied housing stock. Through this activity, assistance is provided to homeowners with income levels at or below 80 percent of Area Median Income to correct substandard conditions so that the homes are safe, healthy, durable, energy efficient and affordable. Unlike OWNER HOME REHABILITATION however, where the whole house is brought up to RRS Standards, the OWNER HOME REPAIR activity focuses on addressing only one (1) or two (2) problems in the home.

The types of work that are generally considered eligible for the activity include:

- **Structural System Repair:** repairs to eliminate serious threats to a structural system's integrity. Examples of common structural system repairs include, patching or replacing leaking roofs, rebuilding small sections of collapsed foundations, and replacing weakened or deteriorated framing components.
- **Mechanical System Repair:** eliminate hazardous conditions with the plumbing or heating systems. Examples of common mechanical system repairs include repairing or replacing leaking water supply and/or sanitary drain plumbing lines, and repairing or replacing unsafe or inoperable heating equipment
- **Plumbing System Tap-ins:** This type of work involves connecting a home's plumbing system to a public water supply and/or public sewage system and paying associated tap-in fees.
- **Wells and Septic Systems:** repairing a home's private well and/or septic system that is malfunctioning or has been cited by local or state health departments or the Environmental Protection Agency as outdated and in need of repair.
- **Weatherization:** utilizing cost-effective measures to improve energy efficiency such as insulating un-insulated attics and sidewalls, and related measures to control air movement, such as sealing holes and bypasses and installing exhaust and ventilation fans.
- **Accessibility:** utilizing measures designed to improve access and mobility for occupants who are physically disabled or infirm. Generally, these measures include exterior ramps, grab bars and specialized bathroom fixtures. The work completed to improve accessibility must meet or exceed the design and installation standards outlined in the Uniform Federal Accessibility Standards (UFAS).

Applicants interested in participating in the Home Repair program must complete an application and **call this office to schedule an appointment to submit their completed application.** At that time, the completed application and all necessary documents will be verified to determine eligibility for the program. ***You must have a completed application and all necessary documents with you at this time or your application will be denied.*** Home repair applications are considered on a first-come first-served basis.

Eligible Owner Home Repair projects must not exceed the \$17,000 program limit. If the condition of the home cannot be successfully repaired or renovated without exceeding this maximum, the implementing agency will enforce a "walk-away policy" and the home will be considered ineligible.

HOW DO I APPLY?

1. Complete the application form.
2. **Gather all required documents** (see list below).
3. **Schedule an appointment** at the above phone number, to review and verify the application.
4. Obtain and submit any other documentation required, based upon guidance from the staff.

NOTE: *No application will be accepted at time of appointment if any documents requested are missing. You will be asked to schedule another appointment.*

REQUIRED DOCUMENTATION

(The following list reflects what is typically required to process your application. Other documentation may be required, as determined by the Staff.)

- Evidence of **ALL Sources of Income** (gross income for all residents, 18 and older) (e.g., pay stubs or wage statements for most recent 2-month work period; the award letter for Social Security, ADC, or other Government programs (you should have received this in December or January); pension benefit statements; bank savings & checking statements for **6 months**; IRA Statements: 401K Statements: etc.)
- Evidence of **ALL Sources of Assets** (IRA accounts, CD's, inheritance benefits, Property(ies) other than your primary residence you are living in, Checking and Savings Accounts, etc.)
- Deed** (must be in applicant's name)
- Insurance Declaration** (must be current; and reflect the amount of coverage, dates of coverage and amount of premium)
- Mortgage(s)**, and either payment books or bank statements reflecting the original amount, payments, and current balance.
- Most recent **Property Tax statement**